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the amount of value that an installment loan company can lend on a second mortgage on a piece of property. I would be happy to answer any questions, otherwise I'd suggest we move the bill and get somebody else in the hot seat.

SPEAKER KRISTENSEN: Debate on the advancement of 170? Seeing none, Senator Landis, you're recognized to close. He waives closing. The question before the body is the advancement of LB 170 to E & R Initial. All those in favor vote aye; all those opposed vote nay. Members, would you please vote, if you care to. Record.

CLERK: 25 ayes, 0 nays, Mr. President, on the advancement of LB 170.

SPEAKER KRISTENSEN: (LB) 170 advances. LB 191.

CLERK: (LB) 191, by Senator Brown. (Read title.) The bill was introduced on January 8, referred to the Banking Committee, advanced to General File. I have no amendments to the bill.

SPEAKER KRISTENSEN: Senator Brown, you're recognized to open on 191.

SENATOR BROWN: Mr. President, members of the Legislature, in 1933 the Nebraska Legislature adopted provisions that prohibited banks in cities with populations of 100,000 or more from selling insurance. At that time the prohibition against bank sales of insurance only applied to Omaha. Subsequently, in 1959, this law was amended to provide that the prohibition applied to cities of a population of 200,000 or more. This occurred about the time that the population of the city of Lincoln was reaching 100,000, so that the law, once again, applied only to the city of Omaha. It now appears that the city of Lincoln will have reached the 200,000 population by the year 2,000 census, and bankers attention has once again focused on the prohibition of bank sales of insurance in cities with a population of 200,000 or more. The banking industry is interested in removing these provisions which discriminate against banks and which restrict the access to providers by consumers in the city of Omaha. It is time for the prohibition on bank sales of insurance in Omaha to be repealed. There's no rational basis to continue this